

09391772\_CLS

Most Frequently Occurring Classifications of Patents Returned  
From A Search of 09391772 on June 18, 2002

Original Classifications

35	705/38
13	705/36
7	705/35
3	705/7
2	348/14.08
2	463/25
2	705/37
2	705/4
2	705/40

Cross-Reference Classifications

37	705/35
12	705/37
12	705/38
9	705/39
8	705/36
4	235/379
4	235/380
4	705/1
4	705/42
3	705/4
3	705/40
3	705/43
2	70/63
2	235/375
2	235/382
2	340/426
2	340/5.72
2	340/5.73
2	340/542
2	340/932.2
2	348/14.12
2	463/29
2	463/42
2	700/90
2	705/2
2	705/30
2	705/53

Combined Classifications

47	705/38
44	705/35
21	705/36

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14 705/37  
9 705/39  
5 235/379  
5 705/1  
5 705/4  
5 705/40  
4 235/380  
4 705/42  
4 705/7  
3 705/30  
3 705/43  
2 70/63  
2 235/375  
2 235/382  
2 340/426  
2 340/5.72  
2 340/5.73  
2 340/542  
2 340/932.2  
2 348/14.08  
2 348/14.12  
2 360/137  
2 463/25  
2 463/29  
2 463/42  
2 700/90  
2 705/10  
2 705/2  
2 705/53  
2 705/57  
2 705/8  
2 707/104.1

09391772\_CLSTITLES

Titles of Most Frequently Occurring Classifications of Patents Returned

From A Search of 09391772 on June 18, 2002

47	705/38	(35 OR, 12 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/38	..Credit (risk) processing or loan processing (e.g., mortgage)
44	705/35	(7 OR, 37 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
21	705/36	(13 OR, 8 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/36	..Portfolio selection, planning or analysis
14	705/37	(2 OR, 12 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/37	..Trading, matching, or bidding
9	705/39	(0 OR, 9 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

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ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/35 .Finance (e.g., banking, investment or credit)  
705/39 ..Including funds transfer or credit  
transaction

5 235/379 (1 OR, 4 XR)  
Class 235 : REGISTERS  
235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/379 .Banking systems

5 705/1 (1 OR, 4 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT

5 705/4 (2 OR, 3 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/4 .Insurance (e.g., computer implemented system  
or method for writing insurance policy, pro  
cessing insurance claim, etc.)

5 705/40 (2 OR, 3 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/35 .Finance (e.g., banking, investment or credit)  
705/39 ..Including funds transfer or credit  
transaction  
705/40 ...Bill distribution or payment

4 235/380 (0 OR, 4 XR)  
Class 235 : REGISTERS  
235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/380 .Credit or identification card systems

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4	705/42	(0 OR, 4 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/39	..Including funds transfer or credit transaction
	705/42	...Remote banking (e.g., home banking)
4	705/7	(3 OR, 1 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/7	.Operations research
3	705/30	(1 OR, 2 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/30	.Accounting
3	705/43	(0 OR, 3 XR)
	Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION		
	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/39	..Including funds transfer or credit transaction
	705/42	...Remote banking (e.g., home banking)
	705/43	....Including Automatic Teller Machine (i.e., ATM)
2	70/63	(0 OR, 2 XR)
	Class	070 : LOCKS
	70/57	SPECIAL APPLICATION
	70/58	.For portable articles
	70/63	..Receptacle

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- 2 235/375 (0 OR, 2 XR)  
Class 235 : REGISTERS  
235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS
- 2 235/382 (0 OR, 2 XR)  
Class 235 : REGISTERS  
235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/380 .Credit or identification card systems  
235/382 ..Permitting access
- 2 340/426 (0 OR, 2 XR)  
Class 340 : COMMUNICATIONS: ELECTRICAL  
340/425.5 LAND VEHICLE ALARMS OR INDICATORS  
340/426 .Of burglary or unauthorized use
- 2 340/5.72 (0 OR, 2 XR)  
Class 340 : COMMUNICATIONS: ELECTRICAL  
340/825 SELECTIVE  
340/5.1 .Intelligence comparison for controlling  
340/5.2 ..Authorization control (e.g., entry into an  
area)  
340/5.7 ...Access barrier  
340/5.72 ....Vehicle door
- 2 340/5.73 (0 OR, 2 XR)  
Class 340 : COMMUNICATIONS: ELECTRICAL  
340/825 SELECTIVE  
340/5.1 .Intelligence comparison for controlling  
340/5.2 ..Authorization control (e.g., entry into an  
area)  
340/5.7 ...Access barrier  
340/5.73 ....Lockbox
- 2 340/542 (0 OR, 2 XR)  
Class 340 : COMMUNICATIONS: ELECTRICAL  
340/500 CONDITION RESPONSIVE INDICATING SYSTEM  
340/540 .Specific condition  
340/541 ..Intrusion detection  
340/542 ...Lock
- 2 340/932.2 (0 OR, 2 XR)  
Class 340 : COMMUNICATIONS: ELECTRICAL  
340/932.2 VEHICLE PARKING INDICATORS
- 2 348/14.08 (2 OR, 0 XR)  
Class 348 : TELEVISION  
348/14.01 TWO-WAY VIDEO AND VOICE COMMUNICATION (E.G.,  
VIDEOPHONE)

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348/14.08 .Conferencing (e.g., loop)

2 348/14.12 (0 OR, 2 XR)

Class 348 : TELEVISION

348/14.01 TWO-WAY VIDEO AND VOICE COMMUNICATION (E.G.,  
VIDEOPHONE)

348/14.12 .Transmission control (e.g., resolution or  
quality)

2 360/137 (1 OR, 1 XR)

Class 360 : DYNAMIC MAGNETIC INFORMATION STORAGE OR  
RETRIEVAL

360/137 MISCELLANEOUS

2 463/25 (2 OR, 0 XR)

Class 463 : AMUSEMENT DEVICES: GAMES

463/1 INCLUDING MEANS FOR PROCESSING ELECTRONIC DATA  
(E.G., COMPUTER/VIDEO GAME, ETC.)

463/25 .Credit/debit monitoring or manipulation (e.g.

game entry, betting, prize level, etc.)

2 463/29 (0 OR, 2 XR)

Class 463 : AMUSEMENT DEVICES: GAMES

463/1 INCLUDING MEANS FOR PROCESSING ELECTRONIC DATA  
(E.G., COMPUTER/VIDEO GAME, ETC.)

463/29 .Access or authorization (e.g., game selection

security, etc.)

2 463/42 (0 OR, 2 XR)

Class 463 : AMUSEMENT DEVICES: GAMES

463/1 INCLUDING MEANS FOR PROCESSING ELECTRONIC DATA  
(E.G., COMPUTER/VIDEO GAME, ETC.)

463/40 .With communication link (e.g., television  
broadcast, etc.)

463/42 ..Network type (e.g., computer network, etc.)

2 700/90 (0 OR, 2 XR)

Class 700 : DATA PROCESSING: GENERIC CONTROL SYSTEMS OR  
SPECIFIC APPLICATIONS

700/90 SPECIFIC APPLICATION, APPARATUS OR PROCESS

2 705/10 (1 OR, 1 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS

PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

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705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
705/7	.Operations research
705/10	..Market analysis, demand forecasting or surveying
2 705/2	(0 OR, 2 XR)
Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	
705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
705/2	.Health care management (e.g., record management, ICDA billing)
2 705/53	(0 OR, 2 XR)
Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	
705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY
705/51	.Usage protection of distributed data files
705/52	..Usage or charge determination
705/53	...Including third party for collecting or distributing payment (e.g., clearinghouse)
2 705/57	(1 OR, 1 XR)
Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	
705/50	BUSINESS PROCESSING USING CRYPTOGRAPHY
705/51	.Usage protection of distributed data files
705/57	..Copy protection or prevention
2 705/8	(1 OR, 1 XR)
Class	705 : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	
705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
705/7	.Operations research
705/8	..Allocating resources or scheduling for an administrative function
2 707/104.1	(1 OR, 1 XR)
Class	707 : DATA PROCESSING: DATABASE AND FILE MANAGEMENT, DATA STRUCTURES, OR DOCUMENT P
ROCESSING	
707/100	DATABASE SCHEMA OR DATA STRUCTURE



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707/104.1 .Application of database or data structure  
(e.g., distributed, multimedia, image)

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PLUS Search Results for S/N 09391772, Searched June 18, 2002

6088686  
5930775  
6067533  
5870721  
6105007  
5797133  
4953085  
5852811  
5864828  
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5243485  
6047277  
6144947  
5949680  
6067523  
5604854  
5930764  
6367623  
6385594  
4281216  
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5558790  
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4932021  
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5966700  
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6018721  
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6315193  
6401079  
5388260

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6167378  
5429361  
6253193  
6363488  
6389402  
6138121

abstract 1  
account 1  
accounting 2  
accounts 1  
added 1  
addition 2  
addressed 1  
all 1  
also 1  
although 2  
an 3  
analysis 2  
analyzed 1  
analyzes 1  
analyzing 1  
and 18  
apparatus 4  
are 3  
as 2  
aspect 1  
at 3  
automated 3  
automating 1  
background 1  
base 1  
based 1  
be 3  
borrowers 1  
borrowing 3  
brief 1  
broadest 1  
browser 1  
by 5  
can 1  
client 2  
closely 1  
comply 1  
conventional 1  
costs 1  
coupling 3  
credit 1  
customer 2  
customers 1  
delays 2  
delivered 1  
delivery 2  
described 1  
disclosure 1

disk 1  
document 1  
driver 1  
each 1  
el 1  
electronic 3  
electronically 1  
expense 1  
express 1  
extensive 3  
facsimile 2  
factoring 1  
file 1  
financial 5  
fixed 1  
floppy 1  
for 7  
formats 1  
functionality 1  
generally 1  
granting 1  
has 1  
having 1  
highest 1  
in 9  
includes 1  
increased 1  
increases 2  
information 8  
integrated 1  
interaction 1  
interface 4  
internet 1  
invention 4  
inventory 1  
invoice 1  
is 2  
issues 1  
leads 1  
lender 3  
lending 9  
level 4  
loans 1  
loosest 2  
lowest 2  
mail 2  
managed 1  
management 1

managing 1  
manually 1  
may 1  
methods 4  
monitoring 2  
more 2  
most 1  
must 1  
no 1  
not 1  
of 9  
often 1  
on 1  
one 1  
operating 1  
or 3  
overnight 2  
particularly 1  
payables 1  
platform 1  
potential 1  
present 1  
print 1  
process 1  
processes 3  
provides 1  
quickly 1  
rd 2  
receivables 1  
relates 1  
report 1  
reporting 3  
reports 4  
requirements 1  
requires 5  
resources 2  
restricting 1  
result 1  
results 1  
risk 2  
sometimes 4  
specific 1  
spectrum 1  
speed 1  
status 1  
still 1  
submits 1  
submitted 1

submitting 3  
such 4  
summary 1  
supported 1  
system 7  
systems 1  
that 2  
the 24  
this 1  
tighter 1  
to 10  
tracking 1  
transmission 1  
transmissions 1  
transmitted 1  
type 1  
types 1  
typically 1  
up 1  
us 1  
used 1  
user 2  
using 2  
utilize 2  
variety 1  
via 3  
which 2  
with 2